

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole L Bedisky  
Debtor

Case No. 19-01545-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db  
5185099 +Cool Waters LLC, 4601 Locust Lane, Suite 305, Harrisburg, PA 17109-4446  
5185107 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
(address filed with court: Metropolitan Edison Company, 2800 pottsville pike, po box 1600, Reading, PA 19612-6001)  
5185108 +Michelle Pierro, Esquire, 436 7th Avenue suite 2500, Pittsburgh, PA 15219-1842  
5185088 +atlantic credit finance, po box 2001, Warren, MI 48090-2001  
5185092 bureau of account management, po box 8875, Camp Hill, PA 17001-8875  
5185094 +caliber home loans, 715 south metropolitan, Oklahoma City, OK 73108-2088  
5185096 +central credit service llc, 9550 regency square blvd, suite 500A, Jacksonville, FL 32225-8169  
5185097 central credit services llc, po box 15118, Jacksonville, FL 32239-5118  
5185098 citi mortgage, po box 6243, Sioux Falls, SD 57117-6243  
5185101 diversifield consultants inc., 10550 deerwood park blvd., Jacksonville, FL 32256-0596  
5185102 +dr. denese skin science, 40 daniel st., po box 406, Farmingdale, NY 11735-0406  
5185103 fredericksburg community health, 120 south tan st. suite 1 po box 9, Fredericksburg, PA 17026-0009  
5185111 ms hershey medical center, po box 643291, Pittsburgh, PA 15264-3291  
5185112 +st joseph medical center, po box 644148, Pittsburgh, PA 15264-4148  
5185116 uhs of pennsylvania inc., 601 roxbury road, Shippensburg, PA 17257-9302  
5185118 wellspan philhaven, 283 south butler road, Mount Gretna, PA 17064-6085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Jul 15 2019 23:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5185095 EDI: CAPITALONE.COM Jul 15 2019 23:33:00 capital one bank usa, po box 85015, Richmond, VA 23285-5015  
5185104 E-mail/Text: bankruptcy@frost-arnett.com Jul 15 2019 19:55:26 frost arnett company, po box 198988, Nashville, TN 37219-8988  
5185106 E-mail/Text: bankruptcy@mcfcu.org Jul 15 2019 19:55:49 MC federal credit union, 230 walnut street, Danville, PA 17821-1545  
5185114 EDI: RMSC.COM Jul 15 2019 23:33:00 SYNCRONY BANK, po box 960061, Orlando, FL 32896-0061  
5185749 +EDI: RMSC.COM Jul 15 2019 23:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5185087 +EDI: GMACFS.COM Jul 15 2019 23:33:00 ally financial, po box 380901, Minneapolis, MN 55438-0901  
5185093 E-mail/Text: ECMBKMail@Caliberhomeloans.com Jul 15 2019 19:56:42 caliber home loans, 13801 wireless way, Oklahoma City, OK 73134-2500  
5185100 +EDI: CCS.COM Jul 15 2019 23:33:00 credit collection services, 725 canton st., Norwood, MA 02062-2679  
5185109 EDI: MID8.COM Jul 15 2019 23:33:00 midland credit management, po box 60578, Los Angeles, CA 90060-0578  
5185110 +EDI: MID8.COM Jul 15 2019 23:33:00 midland credit managment, 2365 northside drive, suite 300, San Diego, CA 92108-2709  
5185113 EDI: RMSC.COM Jul 15 2019 23:33:00 synchb old navy, po box 965036, Orlando, FL 32896-5036  
5185115 E-mail/Text: susan.maria-martinka@uhsinc.com Jul 15 2019 19:56:46 the horsham clinic, 722 east butler pike, Ambler, PA 19002-2310  
5185117 +EDI: VERIZONCOMB.COM Jul 15 2019 23:33:00 verizon wireless, po box 650051, Dallas, TX 75265-0051

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5185105\* ++FROST ARNETT, BANKRUPTCY DEPARTMENT, PO BOX 198988, NASHVILLE TN 37219-8988  
(address filed with court: frost arnett company, po box 198988, Nashville, TN 37219-8988)  
5185089\* +atlantic credit finance, po box 2001, Warren, MI 48090-2001  
5185091 ###bryan bedisky, 21 east walnut st, cleona, PA 17042-3251  
5185090 ###bryan bedisky, 21 east walnut st., Lebanon, PA 17042-3251

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Gregory S Hazlett on behalf of Debtor 1 Nicole L Bedisky adlitem@pa.net  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmlawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Nicole L Bedisky**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6973**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-01545-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole L Bedisky

7/15/19**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**